

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

James K. Thatcher  
Clare E. Thatcher  
Debtors

Case No. 18-15901-mdc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Feb 18, 2022

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	#+ James K. Thatcher, Clare E. Thatcher, 21 Crystal Road, Levittown, PA 19057-1415
14229754	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14217721	+ Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708
14224186	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14208884	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14272073	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 18 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 19 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 18 2022 23:56:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14227269	+ EDI: CINGMIDLAND.COM	Feb 19 2022 05:03:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ 07921-2693
14192746	+ Email/Text: broman@amhfcu.org	Feb 18 2022 23:56:00	American Heritage FCU, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14216242	EDI: CAPITALONE.COM	Feb 19 2022 05:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14226558	Email/PDF: bncnotices@becket-lee.com	Feb 19 2022 00:01:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14231482	EDI: Q3G.COM	Feb 19 2022 05:03:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14197968	EDI: DISCOVER.COM	Feb 19 2022 05:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 18, 2022

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14217681	+ EDI: CBS7AVE	Feb 19 2022 05:03:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14196790	+ EDI: HY11.COM	Feb 19 2022 05:03:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
14228673	Email/PDF: resurgentbknotifications@resurgent.com	Feb 19 2022 00:01:38	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14213822	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 19 2022 00:01:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14229754	+ Email/Text: bankruptcy@marinerfinance.com	Feb 18 2022 23:56:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14231957	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2022 23:56:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14228666	EDI: PRA.COM	Feb 19 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14227535	EDI: Q3G.COM	Feb 19 2022 05:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14227534	EDI: Q3G.COM	Feb 19 2022 05:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14232085	+ Email/Text: bncmail@w-legal.com	Feb 18 2022 23:56:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14208884	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 18 2022 23:56:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14264977	Email/PDF: bncnotices@becket-lee.com	Feb 19 2022 00:01:45	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14228203	Email/PDF: bncnotices@becket-lee.com	Feb 19 2022 00:01:38	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14229394	+ Email/Text: BKRMailOps@weltman.com	Feb 18 2022 23:56:00	U.S. Asset Management, c/o Weltman,Weinberg, and Reis Co.,L.P.A., 323 West Lakeside Avenue, Cleveland, Ohio 44113-1085
14205811	+ EDI: WFFC.COM	Feb 19 2022 05:03:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4938

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14619989	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0313-2

User: admin

Page 3 of 3

Date Recd: Feb 18, 2022

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
HOWARD GERSHMAN	on behalf of Joint Debtor Clare E. Thatcher hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
HOWARD GERSHMAN	on behalf of Debtor James K. Thatcher hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor American Heritage Credit Union bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	James K. Thatcher	Social Security number or ITIN xxx-xx-0455
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Clare E. Thatcher	Social Security number or ITIN xxx-xx-1725
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-15901-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James K. Thatcher

Clare E. Thatcher  
aka Clare E. Ehrgott

2/17/22

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**